

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 22-13729-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dawn M. DeLorenzo  
aka Dawn Michele DeLorenzo, aka Dawn  
DeLorenzo  
25 Pump Branch Rd.  
Berlin, NJ 08009

Social Security No.:

xxx-xx-5640

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/28/22  
Time: 09:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 16, 2022

JAN: cmf

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Dawn M. DeLorenzo  
Debtor

Case No. 22-13729-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Nov 16, 2022

Form ID: 132

Total Noticed: 61

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2022:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Dawn M. DeLorenzo, 25 Pump Branch Rd., Berlin, NJ 08009-9634  |
| aty       | + Philip J. Mammano, Jr., Mammano & Mulvihill, PC, 82 S. White Horse Pike, Suite 200, Berlin, NJ 08009-2324 |
| sp        | + Philip J. Mammano, Jr., Mammano & Mulvihill, PC, 82 White Horse Pike, Suite 200, Berlin, NJ 08009-2324    |
| 519576297 | + Build Card, Attn: Bankruptcy Dept, PO Box 9203, Old Bethpage, NY 11804-9003                               |
| 519576303 | Cooper University Health Care, ATTN: Patient Billing, PO Box 95000-4345, Philadelphia, PA 19195-4345        |
| 519576306 | + Diagnostic Pathology Consultants, 520 E 22nd St., Lombard, IL 60148-6110                                  |
| 519630390 | + Dominick Lombardo, 217 Wayne Ave, Cinnaminson, NJ 08077-3842  |
| 519576312 | Home Depot, 116 Walker Ave., West Berlin, NJ 08091  |
| 519630391 | + Law Office of Simon Goldenberg,, PLLC, Attn EZ Payday Loan, 818 East 16th Street, Brooklyn, NY 11230-3010 |
| 519576322 | + Precision Auto, 236 N. Route 73, Berlin, NJ 08009-9645  |
| 519576328 | + South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710                                   |
| 519659020 | State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245       |
| 519576329 | + State of New Jersey, PO Box 245, Trenton, NJ 08695-0245   |

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                            | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                   | Nov 16 2022 20:40:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov            | Nov 16 2022 20:40:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | Email/Text: sbse.cio.bnc.mail@irs.gov                 | Nov 16 2022 20:40:00 | United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535       |
| 519576296 | ^ MEBN  | Nov 16 2022 20:38:08 | ARS Account Resolution Services, PO Box 459079, Fort Lauderdale, FL 33345-9079   |
| 519576293 | ^ MEBN  | Nov 16 2022 20:38:09 | Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079   |
| 519576294 | ^ MEBN  | Nov 16 2022 20:38:04 | American Coradius Internat'l, LLC, 2420 Sweet Home Rd., Suite 150, Amherest, NY 14228-2244   |
| 519634466 | Email/PDF: bncnotices@becket-lee.com                  | Nov 16 2022 20:38:48 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 519576295 | + Email/PDF: bncnotices@becket-lee.com                | Nov 16 2022 20:38:52 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540   |
| 519576300 | Email/Text: Bankruptcy.RI@Citizensbank.com            | Nov 16 2022 20:40:00 | Citizens Bank, N.A., One Citizens Bank Way, Mailstop JCA 115, Johnston, RI 02919   |
| 519576305 | Email/Text: customercareus@creditcorpsolutionsinc.com | Nov 16 2022 20:40:00 | Credit Corp Solutions, Attn: Bankruptcy, 63 East 11400 South #408, Sandy, UT 84070   |
| 519576298 | + Email/PDF: AIS.cocard.ebn@aisinfo.com               |                      |  |

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Nov 16, 2022

Form ID: 132

Total Noticed: 61

|           |  |                      |  |
|-----------|--|----------------------|--|
|           |  | Nov 16 2022 20:39:00 | Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 519576301 | + Email/Text: tuscolsup@fisglobal.com                | Nov 16 2022 20:41:00 | Complete Payment Recovery Services, Inc., 3500 5th Street, Northport, AL 35476-4723  |
| 519576302 | + Email/Text: convergent@ebn.phinsolutions.com       | Nov 16 2022 20:41:00 | Convergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Suite 100, Renton, WA 98057-9004   |
| 519576304 | + Email/Text: bankruptcy_notifications@ccsusa.com    | Nov 16 2022 20:41:00 | Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679   |
| 519576307 | ^ MEBN   | Nov 16 2022 20:36:59 | Emergency Physician Assoc. of S. Jersey, PO Box 1123, Minneapolis, MN 55440-1123   |
| 519576308 | + Email/Text: bankruptcydepartment@tsico.com         | Nov 16 2022 20:41:00 | Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329  |
| 519576309 | ^ MEBN   | Nov 16 2022 20:36:32 | Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  |
| 519576310 | ^ MEBN   | Nov 16 2022 20:36:57 | Experian, PO Box 4500, Allen, TX 75013-1311  |
| 519576311 | Email/Text: bknotices@fbcs-inc.com                   | Nov 16 2022 20:40:00 | FBCS, 330 S Warminster Road, Suite 353, Hatboro, PA 19040  |
| 519576299 | Email/PDF: ais.chase.ebn@aisinfo.com                 | Nov 16 2022 20:38:17 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850  |
| 519642630 | + Email/Text: RASEBN@raslg.com                       | Nov 16 2022 20:40:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 519576314 | + Email/Text: PBNCNotifications@peritussservices.com | Nov 16 2022 20:40:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043   |
| 519582618 | Email/PDF: resurgentbknotifications@resurgent.com    | Nov 16 2022 20:39:03 | LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 519576315 | Email/PDF: resurgentbknotifications@resurgent.com    | Nov 16 2022 20:39:03 | LabCorp, PO Box 10587, Greenville, SC 29603-0587   |
| 519576316 | + Email/Text: BKNotice@ldvlaw.com                    | Nov 16 2022 20:40:00 | Lyons, Doughty & Veldhuis, PC, Attn: Keith Esposito, Esq., 136 Gaither Drive, Suite 100 / PO Box 1269, Mount Laurel, NJ 08054-2239                           |
| 519659131 | + Email/PDF: ais.midfirst.ebn@aisinfo.com            | Nov 16 2022 20:38:49 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051   |
| 519576317 | + Email/Text: bankruptcydpt@mcmcg.com                | Nov 16 2022 20:40:00 | Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007  |
| 519576318 | + Email/PDF: ais.midfirst.ebn@aisinfo.com            | Nov 16 2022 20:38:59 | Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648   |
| 519576320 | Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com    | Nov 16 2022 20:40:00 | NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650   |
| 519639544 | Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com    | Nov 16 2022 20:40:00 | New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095   |
| 519576319 | Email/Text: bankruptcydepartment@tsico.com           | Nov 16 2022 20:41:00 | Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130   |
| 519576321 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 16 2022 20:38:40 | Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502   |
| 519634439 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 16 2022 20:39:02 | Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK (USA), N.A., POB 41067, Norfolk, VA 23541   |
| 519576324 | Email/Text: signed.order@pfwattorneys.com            | Nov 16 2022 20:40:00 | Pressler, Felt & Warshaw LLP, Attn: Rita E. Dunleavy, Esq., 7 Entin Road, Parsippany, NJ   |

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Nov 16, 2022

Form ID: 132

Total Noticed: 61

|           |   |                      |   |
|-----------|---|----------------------|---|
| 519576323 | Email/Text: signed.order@pfwattorneys.com           | Nov 16 2022 20:40:00 | 07054-5020<br>Pressler, Felt & Warshaw LLP, Attn: Theologia Papadelias, Esq., 7 Entin Road, Parsippany, NJ 07054-5020 |
| 519659388 | + Email/PDF: resurgentbknotifications@resurgent.com | Nov 16 2022 20:49:10 | Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553                                       |
| 519576325 | ^ MEBN  | Nov 16 2022 20:38:14 | Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239  |
| 519623906 | Email/Text: bnc-quantum@quantum3group.com           | Nov 16 2022 20:40:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788                       |
| 519576326 | + Email/Text: clientservices@remexinc.com           | Nov 16 2022 20:40:00 | Remex Inc, Attn: Bankruptcy, Po Box 765, Rocky Hill, NJ 08553-0765  |
| 519576327 | + Email/PDF: resurgentbknotifications@resurgent.com | Nov 16 2022 20:38:53 | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497                                 |
| 519576330 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov        | Nov 16 2022 20:40:00 | State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695                           |
| 519576331 | + Email/PDF: gecsed@recoverycorp.com                | Nov 16 2022 20:38:49 | Synchrony Bank / PayPal, c/o PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021                     |
| 519576332 | + Email/Text: bncmail@w-legal.com                   | Nov 16 2022 20:40:00 | Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475                          |
| 519576333 | + Email/Text: chegyi@winslowtownship.com            | Nov 16 2022 20:40:00 | Township of Winslow, Attn: Tax Office, 125 South Route 73, Hammonton, NJ 08037-9422                                   |
| 519576334 | ^ MEBN  | Nov 16 2022 20:37:17 | TransUnion, PO Box 2000, Chester, PA 19016-2000   |
| 519576335 | Email/PDF: resurgentbknotifications@resurgent.com   | Nov 16 2022 20:39:03 | Virtua Health, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                                |
| 519582470 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com         | Nov 16 2022 20:38:51 | Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000                                   |
| 519576336 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com         | Nov 16 2022 20:38:29 | Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066                    |

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 519576313 | *+            | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Nov 16, 2022

Form ID: 132

Total Noticed: 61

Date: Nov 18, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2022 at the address(es) listed below:

| Name             | Email Address  |
|------------------|--|
| Denise E. Carlon | on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Eamonn O'Hagan   | on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov  |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Robert Braverman | on behalf of Debtor Dawn M. DeLorenzo rbraverman@mcdowelllegal.com<br>tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com |
| U.S. Trustee     | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 5